



# Risk Management Advisor

Office of Insurance Management

Idaho Department of Administration

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*"Providing  
Effective  
Risk Management  
Services and  
Resources for  
Idaho Citizens"*

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## How to Report State Vehicle Accidents

**Kit Coffin**, Claims/Loss Control Operations Supervisor

Good driving habits and defensive driving techniques can help reduce the chances of an automobile accident. Unfortunately, accidents still occur. It is important to know what to do if you are involved in an accident while driving a state vehicle.

In each state vehicle, you should find an accident information packet. The packet consists of three items; a tri-fold Auto Accident Report Guide, a Certificate of Financial Responsibility, and a Citizen's Claim Procedure form.

An accident, even if minor, is very upsetting to all parties. You should try to remain calm, offer assistance if anyone is injured, and notify the police. Do not comment on the accident facts or fault. The auto accident Guide gives an outline of what to do. It is also the form you will use to report the accident to the Office of Insurance Management. Do not give the Guide to the other party.

Your primary responsibilities are to gather as much information as you can, and to report the accident to your supervisor and OIM as soon as possible. If there are serious injuries, or severe damage, OIM should be notified by telephone at 208-332-1869. The Guide should be sent to OIM immediately afterwards.

The law enforcement officer who comes to the scene will ask to see a proof of insurance for the state vehicle. The Certificate of Financial Responsibility is that proof.

If the other party believes that the state driver is responsible, be courteous but do not either accept or deny fault. Give the other party the Citizen's Claim Procedure form. It provides instructions on how to file a claim against the state. The Citizen's Claim Procedure is the only form that goes to the other party. From that point forward, any questions by the other party should be referred to OIM.



State vehicles that have been scheduled by their agencies have physical damage coverage. If the vehicle is not driveable, note the name of the tow company and find out where it is being taken.

Storage charges are expensive and can mount rapidly. It is important that this information is transmitted to OIM quickly. If the vehicle is driveable, the supervisor should tell the driver what two shops he should get estimates from.

Do not hold the report waiting for the estimates for the state vehicle if the accident involves another party. Please send the Guide to OIM, and then follow with the police reports or your estimates as soon as they become available.

More details on auto accident reporting, and copies of the forms, can be found in Chapter IV, D., and IV, E. of the *Risk Management Handbook*, which is online at <http://www2.state.id.us/adm/insurance/risk/handbook.pdf>

*Spring  
Issue*

# Automobile Accidents: State Claims and Costs

**Lori Autio**, Risk Management Loss Control Specialist

The National Safety Council reports that there is a death caused by a motor vehicle crash every 12 minutes; there is a disabling injury every 14 seconds. Motor vehicle crashes are the leading cause of death for people ages 1 to 33 and about 3 in every 10 Americans will be involved in an alcohol-related traffic accident at some time in their lives.

While this office does not track employee injuries related to automobile accidents we do track state owned property damage and injuries to others. The higher the frequency of accidents, the more likely a serious injury will occur. Below are the type of accidents that state employees, driving state owned automobiles, were involved in during the calendar year of 2002.



Type of Accident	# Claims	Total Expected Cost	Average Cost per Claim
Hit Other Vehicle	32	\$126,337	<b>\$3,948</b>
Backing	56	47,365	845
Struck Animal	12	8,663	712
Struck stationary vehicle	11	9,604	873
Struck stationary object	10	10,552	1,055
Turned into oncoming traffic	6	25,963	4,327
Failed to yield Right of Way	24	40,517	1,688
Passing	4	2,473	618
Struck another State Vehicle	2	1,203	602
Miscellaneous Auto Accidents	24	30,212	1,288
<b>Total:</b>	<b>181</b>	<b>\$302,889</b>	<b>\$1,673</b>

## Safety Planning At Home, Every Second Counts

Protect your family from emergencies by developing a home emergency response plan. The following checklist may help you in developing an emergency plan for your family to follow in any disaster. If your responses to the majority of the questions asked in the checklist are “yes,” then you are well on your way to developing a plan. If your answers are “no” to all or most of these questions, then develop and implement a home plan as soon as possible.



- Do you have a home emergency plan covering all emergencies; fire, weather, etc?
- Does your family practice it?
- Does your plan include smoke, gas, and carbon monoxide detectors?
- Can each member of your family tell you two ways out of your home?
- Can all members of your family operate locks, windows, and doors for escape?
- Does your family understand to leave or seek shelter when an alarm sounds?
- Does your family know where to go after evacuating your home?
- Does each member of your family know whom to call for help and are the telephone numbers posted?
- Does your family understand that once they are outside, they should stay outside?
- Do you have a first-aid kit and is it fully stocked?
- Do you have a fire extinguisher and is it serviced?
- Do you have a written inventory and photographs of all valuable items in your home? Do you have more than one copy located outside of your home?

Remember, you cannot predict when you and your family will be faced with an emergency. However, you do know that every second counts when it comes to emergency response. So, be prepared for your first—or next emergency—and make every second count for your family’s safety.

See the **National Safety Council** web site for further information - <http://www.nsc.org>

# Register Now for Statewide Safety and Loss Control Program Model Training Set for April 24

Lori Autio, Risk Management Loss Control Specialist

Class Date: **Thursday, April 24**

Location: East Conference Room, Joe R. Williams Building

Time: 8:30 a.m. to 4:30 p.m.

## Registration Deadline is April 11

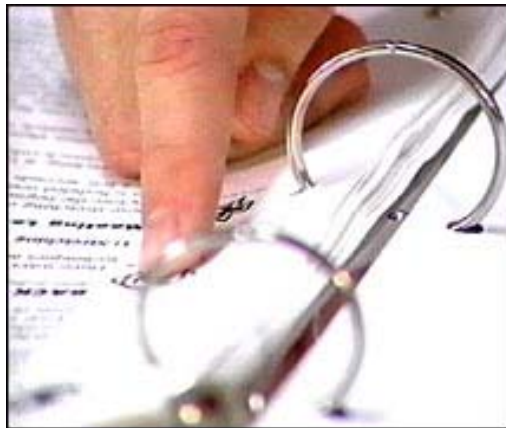
Register online at: <http://www.dhr.state.id.us/Training/Safety.htm>

Participants will have an opportunity to discuss and share experiences and ideas concerning safety and loss control programs throughout the day with their peers.

A successful Safety and Loss Control Program can protect agencies, the State of Idaho, its employees, property and public assets from expensive injuries or losses and reduce the probability of future risk.

On Thursday, April 24, a training class focusing on the various elements that make up the **Statewide Safety and Loss Control Program Model** will be held from 8:30 a.m. to 4:30 p.m. in the East Conference room of the Joe R. Williams Building.

This training will focus on how these same key elements can be implemented within agencies and is tailored toward individuals who have or will have some responsibilities for employee safety, property and casualty loss control or other liability insurance matters for state agencies. Agency Directors, managers and supervisors may also find the content informative.



Training will be provided by representatives from the State Insurance Fund, the Division of Building Safety, the State Fire Marshal, the Bureau of Disaster Services, the Department of Health & Welfare, the Department of Administration and the Division of Human Resources.

## CLASS PURPOSE/OBJECTIVE

Participants of the Statewide Safety and Loss Control Program Model training class will receive detailed information on a variety of subjects, such as Workers Compensation, Tort and Property Damage claims and Property Conservation. The class will also provide participants with an overview of successful risk management methods that will benefit individual agency operations as a whole.

Participants will have an opportunity to discuss and share experiences and ideas concerning safety and loss control programs throughout the day with their peers. This will provide participants with potential “Best Practices” information as well as acquaint them with additional resources available throughout the State of Idaho.

Use the following link to register for this class through the Division of Human Resources before the registration deadline of April 11, 2003.

<http://www.dhr.state.id.us/Training/Safety.htm>



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# Reducing Off the Job Injury and Illness

**Lori Autio,** Risk Management Loss Control Specialist

Now that the days are getting longer and warmer, many of us will be outside more, probably using muscles we have not used for much of the winter. Caution should be used when approaching those routine spring and summer maintenance tasks. Of course, we will be having fun too, boating, hiking, camping, etc. Developing a healthier lifestyle will decrease the possibility of injury or illness and enable us to enjoy the things we enjoy doing while away from work. Everyone will benefit and it is not very hard to do.

Here are a few things that can help;

- Take a Defensive Driving Class
- Exercise and get 8 hours of sleep each night
- Use your seatbelt – all of the time
- Smile more often than you frown
- Spend time with yourself now and then
- Keep that ladder steady when painting the house
- Bend your knees, not your back, when lifting
- Watch out for debris from the lawnmower
- Wear safety glasses when trimming the hedges
- Use floatation devices when playing in or around the water



And most importantly,

- Follow your good sense, ask your physician for advice, and listen to your body when doing something new or something you haven't done in a while – it will let you know if you should slow down.

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## Leading a Healthy Lifestyle

**Lori Autio,** Risk Management Loss Control Specialist



A healthy lifestyle is a personal choice, but often it is hard to obtain such a lifestyle when unhealthy snacks and inactivity are the norm from 8 to 5 - Monday through Friday. Agencies can help employees lead healthy lives by promoting a healthier workplace and encouraging employees to participate in physical activities both on and off the job. To do this, employers might want to provide a healthy snack alternative such as fresh fruit and vegetables at meetings or by supporting employees who want to walk or exercise during their break or lunch hour.